

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Scott E. Huber  
 Debtor

Case No. 16-11339-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: SaraR  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Dec 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2017.

db +Scott E. Huber, 311 S. Miller St., Shillington, PA 19607-2517  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13682695 +Andrew J. Marley, Esq., Stern & Eisenberg, PC, 1581 Main St., Ste. 200,  
 The Shops at Valley Square, Warrington, PA 18976-3400  
 13682696 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 13682697 +Arcadia Recovery Bureau, P.O. Box 6768, Wyomissing, PA 19610-0768  
 13740947 Berks County Tax Claim Bureau, 633 Court St 2nd Fl Svc Ctr, Reading Pa 19601  
 13697577 +John A. DiGiamberardino, Esquire, Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101,  
 Wyomissing, PA 19610-1342  
 13682703 +New Penn Financial LLC, dba Shellpoint Mortgage Servicing, 55 Beattie Place, Ste. 110,  
 Greenville, SC 29601-5115  
 13725900 New Penn Financial, LLC, c/o Shellpoint Mortgage Servicing, P.O. Box 10826,  
 Greenville, SC 29603-0826  
 13682705 +Receivables Management, Inc., 4850 Street Rd., Ste. 300, Trevoze, PA 19053-6643  
 13686134 +Santander Consumer/dba Chrysler Capital, P.O BOX 961278, Fort Worth, TX 76161-0278

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Dec 21 2017 01:38:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg +E-mail/Text: robertsl2@dnb.com Dec 21 2017 01:43:46 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2017 01:43:28  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 21 2017 01:43:59 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13682698 +EDI: CAPITALONE.COM Dec 21 2017 01:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 13690425 EDI: CAPITALONE.COM Dec 21 2017 01:38:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13682700 +E-mail/Text: data\_processing@fin-rec.com Dec 21 2017 01:42:43  
 Financial Recovery Services, Inc., POB 385908, Minneapolis, MN 55438-5908  
 13682701 EDI: RESURGENT.COM Dec 21 2017 01:38:00 LVNV Funding, P.O. Box 10584,  
 Greenville, SC 29603-0584  
 13686473 EDI: RESURGENT.COM Dec 21 2017 01:38:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13682702 +EDI: MID8.COM Dec 21 2017 01:38:00 Midland Credit Mgmt., Inc., 2365 Northside Dr,  
 Suite 300, San Diego, CA 92108-2709  
 13690718 +EDI: MID8.COM Dec 21 2017 01:38:00 Midland Funding LLC, PO Box 2011,  
 Warren MI 48090-2011  
 13682704 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2017 01:43:27 Pa. Dept. of Revenue,  
 Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946  
 13684341 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2017 01:43:28  
 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,  
 Harrisburg P A 17128-0946  
 13682706 +EDI: CHRM.COM Dec 21 2017 01:38:00 Santander Consumer USA, Po Box 961275,  
 Fort Worth, TX 76161-0275

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13682699\* +Capital One, Attn: Bankruptcy, P O Box 30285, Salt Lake City, UT 84130-0285

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: SaraR  
Form ID: 318

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint  
Mortgage Servicing bkgroup@kmlawgroup.com  
JOHN A. DIGIAMBERARDINO on behalf of Debtor Scott E. Huber jad@cdllawoffice.com,  
dmk@cdllawoffice.com, reb@cdllawoffice.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage  
Servicing bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trustee13.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
REBECCA ANN SOLARZ on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage  
Servicing bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage  
Servicing tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Scott E. Huber</b>	Social Security number or ITIN	<b>xxx-xx-2080</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>16-11339-ref</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Scott E. Huber

12/20/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**